

Life Care Planning: Preparing for Illness, Death

By Wesley E. Wright and Molly Dear Abshire, as published in the Houston Chronicle Senior Living Section on July 18, 2012.

Death is the one indisputable life event we all must face. Yet, many of us are afraid to consider our own demise. Either we believe we will live forever, or we superstitiously think that talking about dying will trigger "The End." Ambivalence to planning for sickness and dying could leave loved ones in a quandary when the inevitable time comes; the time when important, costly decisions must be made. Life care planning is an integrated way to prepare for all aspects of the inevitable.

As we go through life, early on someone plans for us - our parents or guardians. Eventually we become responsible and take on the planning process for ourselves, for things like college, careers, marriage, children, home purchases, etc. Unfortunately, most of us do not contemplate planning for illness or death, one of the fundamental expenses of our lives. Treating the end of life with disdain is costly and difficult for grieving loved ones. Envision your future and consider your options, why not continue planning as you always have?

Life care planning not only involves elder law services like estate planning documents, protecting assets and income, and public benefits eligibility. It also includes provisions for care coordination, family education and decision-making, nursing home advocacy, ensuring appropriate care at home or in a facility, utilizing public and private sources of funds to pay health care costs.

A key tool in a life care plan is estate planning. Having a Will allows you to make decisions, while you are still able, about how your estate should be handled. Important ancillary documents that allow you to appoint an agent to make decisions about your financial property, your healthcare, whether or not you want to be kept alive on life support, who you want to be your guardian if you become incapacitated and to disqualify a person from being serving in this position.

Long-term care insurance, another aspect of life care planning, can be obtained prior to 80 years of age but is not an option for people in bad health. Insurance for some or all of long-term care can make a significant difference in the quality of care one receives, whether at home or a facility, as well as preserve assets and income. Likewise, the sooner pre-need funeral contracts and burial spaces are purchased, the less cost is incurred. Making the pre-need irrevocable is necessary when applying for public benefits like nursing home Medicaid.

Though planning for illness and death may seem a morbid exercise, it is as necessary as planning to buy a home. Begin your life care plans by getting out and looking at places, considering what you might like at each potential juncture, getting information on what each level of care costs, determining what you may and may not be able to afford, and putting your plans in writing. Learning how professionals like an elder law attorney or financial planner may assist with creating your life care plan could reduce future costs and help keep you comfortable when the inevitable comes.